

- 4 a) detecting a phone card has been inserted or swiped in a card  
5 reader;
- 6 b) retrieving a plurality of transaction data from said phone card;
- 7 c) communicating said transaction data to a universal server based on  
8 a dynamic identification interchange within the universal server;
- 9 d) evaluating the validity of said transaction data;
- 10 e) processing said transaction data; and
- 11 f) transferring funds either i) between accounts held by the user or ii)  
12 between an account held by the user and the phone card to increase  
13 the value of the phone card, based on the dynamic identification  
14 interchange within the universal server.

Please add claims 65 and 66 as follows:

- 1 65. A phone card revaluing method in accordance with claim 52,  
2 wherein the dynamic identification interchange obtains data to effectuate the transfer  
3 of funds.
- 1 66. A phone card revaluing method in accordance with claim 52,  
2 wherein the phone card is substituted for a second form of user identification based  
3 on the dynamic identification interchange.